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NO	ED STATES BANKRUPT DRTHERN DISTRICT OF CHICAGO DIVISION (EAS	ILLINOIS		Voluntary Petition
Name of Debtor (if individual, enter Last, First, NHILL JR, NATHANIEL	•		or (Spouse) (Last, First, M <b>E A</b>	iddle):
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	3 years		sed by the Joint Debtor in th aiden, and trade names):	e last 8 years
Last four digits of Soc. Sec./Complete EIN or of state all): xxx-xx-0716	her Tax I.D. No. (if more than one	Last four digits of S state all): xxx-x	oc. Sec./Complete EIN or c	other Tax I.D. No. (if more than one,
Street Address of Debtor (No. and Street, City, 2037 Prospect North Chicago, IL	and State):  ZIP CODE	Street Address of J 2037 Prospec North Chicago		, City, and State):  ZIP CODE
County of Residence or of the Principal Place o	60064	County of Residence	ce or of the Principal Place	60064
Lake		Lake	·	
Mailing Address of Debtor (if different from stree	et address):	Mailing Address of	Joint Debtor (if different fror	m street address):
	ZIP CODE			ZIP CODE
Location of Principal Assets of Business Debtor	(if different from street address at	ove):		710 0005
				ZIP CODE
Type of Debtor (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box.)  Health Care Business  Single Asset Real Estate as in 11 U.S.C. § 101(51B)  Railroad  Stockbroker  Commodity Broker  Clearing Bank  Other  Tax-Exempt Entity (Check box, if applicable Debtor is a tax-exempt orgal under Title 26 of the United Code (the Internal Revenue	defined Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13  Debts are print debts, definer § 101(8) as "individual prin personal, fam hold numose	Nature of Debts (C narily consumer d in 11 U.S.C. ncurred by an narily for a ily, or house-	
Filing Fee (Check one box)  Check one box:  Check one box:  Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D)  Debtor is not a small business debtor as defined by 11 U.S.C. § 101(51D)  Debtor is not a small business debtor as defined by 11 U.S.C. § 101(51D)  Debtor is not a small business debtor as defined by 11 U.S.C. § 101(51D)  Debtor is not a small business debtor as defined by 11 U.S.C. § 101(51D)  Debtor is not a small business debtor as defined by 11 U.S.C. § 101(51D)  Debtor is not a small business debtor as defined by 11 U.S.C. § 101(51D)  Debtor is not a small business debtor as defined by 11 U.S.C. § 101(51D)  Debtor is not a small business debtor as defined by 11 U.S.C. § 101(51D)  Check if:  Debtor is not a small business debtor as defined by 11 U.S.C. § 101(51D)  Check if:  Debtor is not a small business debtor as defined by 11 U.S.C. § 101(51D)  Check if:  Debtor's aggregate noncontigent liquidated debts (excluding debts over insiders or affiliates) are less than \$2,190,000.  Check all applicable boxes:  A plan is being filed with this petition  Acceptances of the plan were solicited prepetition from one or more of of creditors, in accordance with 11 U.S.C. § 1126(b).				tined by 11 U.S.C. § 101(51D).  defined in 11 U.S.C. § 101(51D).  ted debts (excluding debts owed to 0,000.
Statistical/Administrative Information  Debtor estimates that funds will be available  Debtor estimates that, after any exempt pr there will be no funds available for distributes that a state of the control of the co	ole for distribution to unsecured creoperty is excluded and administration to unsecured creditors.  1,000- 5,001- 10.		OVER 100,000	TAGE IS FOR COURT USE CINET
Estimated Assets  \$0 to \$10,000 to \$100,000  Estimated Debts		million to More than 0 million	\$100 million	

☐ More than \$100 million

\$1 million to \$100 million

**☑** \$100,000 to \$1 million

Case 07-19117 Doc 1 Filed 10/16/07 Entered 10/16/07 16:36:33 Desc Main Document Page 2 of 38 (Official Form 1) (04/07) FORM B1, Page 2 **NATHANIEL HILL, JR** Name of Debtor(s): **Voluntary Petition** SHERRIE A HILL (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: N.D. Eastern Div., IL (ch. 13 dismissed) 05B47095 10/10/2005 Location Where Filed: Case Number: Date Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: District: Relationship: Judae: Exhibit B Exhibit A (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) I, the attorney for the petitioner named in the foregoing petition, declare that I have of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by Exhibit A is attached and made a part of this petition. 11 U.S.C. § 342(b). /s/ Kenneth S. Borcia 10/15/2007 Kenneth S. Borcia Date **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition.  $\overline{\mathbf{A}}$ No. **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding (in a federal or state court) in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the

petition.

#### Case 07-19117 Doc 1 Filed 10/16/07 Entered 10/16/07 16:36:33 Desc Main Page 3 of 38 Document (Official Form 1) (04/07) FORM B1, Page 3 **NATHANIEL HILL, JR** Name of Debtor(s): **Voluntary Petition SHERRIE A HILL** (This page must be completed and filed in every case) **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is I declare under penalty of perjury that the information provided in this petition is true true and correct. and correct, that I am the foreign representative of a debtor in a foreign proceeding, [If petitioner is an individual whose debts are primarily consumer debts and has and that I am authorized to file this petition. chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under (Check only one box.) each such chapter, and choose to proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the Certified copies of the documents required by 11 U.S.C. § 1515 are attached. petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, Pursuant to 11 U.S.C. § 1511, United States Code, I request relief in specified in this petition. accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. /s/ NATHANIEL HILL, JR NATHANIEL HILL, JR X /s/ SHERRIE A HILL (Signature of Foreign Representative) SHERRIE A HILL (Printed Name of Foreign Representative) Telephone Number (If not represented by an attorney) 10/15/2007 Date (Date) Signature of Attorney Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as X /s/ Kenneth S. Borcia defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and Kenneth S. Borcia Bar No. 3125988 have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have Kenneth S. Borcia & Associates given the debtor notice of the maximum amount before preparing any document 1117 S. Milwaukee., Suite A-3 for filing for a debtor or accepting any fee from the debtor, as required in that P.O. Box 447 section. Official Form 19B is attached. Libertyville, IL 60048 Phone No. (847) 634-8800 Fax No. (847) 634-8932 Printed Name and title, if any, of Bankruptcy Petition Preparer 10/15/2007 Date Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Address The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X

,	
-	Printed Name of Authorized Individual
	Title of Authorized Individual
Ī	Date

#### Date

Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Official Form 1, Exhibit D (10/06)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: NATHANIEL HILL, JR Case No. (if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during he five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exhibit D (10/06)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: **NATHANIEL HILL, JR** 

SHERRIE A HILL

Case No.	
	(if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

	Continuation Sheet No. 1
	not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be d by a motion for determination by the court.]
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Active military duty in a military combat zone.
	Inited States trustee or bankruptcy administrator has determined that the credit counseling requirement of 109(h) does not apply in this district.
I certify und	er penalty of perjury that the information provided above is true and correct.
Signature of	Debtor: /s/ NATHANIEL HILL, JR NATHANIEL HILL, JR
Date:1	0/15/2007

Official Form 1, Exhibit D (10/06)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: NATHANIEL HILL, JR Case No. (if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exhibit D (10/06)

# Document Page 7 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: **NATHANIEL HILL, JR** 

SHERRIE A HILL

Case No.	
	(if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

	Continuation Sheet No. 1
	not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be d by a motion for determination by the court.]
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Active military duty in a military combat zone.
	United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 109(h) does not apply in this district.
I certify und	er penalty of perjury that the information provided above is true and correct.
Signature of	Debtor: /s/ SHERRIE A HILL SHERRIE A HILL
Date: <b>1</b>	0/15/2007

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Form B6A (10/05)

In re NATHANIEL HILL, JR SHERRIE A HILL

Case No.	
	(if known)

# **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint Or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Home - 2037 Prospect, North Chicago	joint tenants		\$160,000.00	\$149,000.00
		401:	\$160,000,00	

Total: \$160,000.00

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Form B6B (10/05)

In re NATHANIEL HILL, JR SHERRIE A HILL

Case No.	
_	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	-	\$125.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	x			
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.		Refrigerator, stove,washer/dryer, bedroom furniture, kitchen & living room furniture, audio, video & computer equipment, misc. household goods, dining room set	-	\$1,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, pictures & collections	-	\$35.00
6. Wearing apparel.		clothing	-	\$100.00
7. Furs and jewelry.		Furs & jewelry	-	\$40.00
8. Firearms and sports, photographic, and other hobby equipment.		sports & hobby equipment	-	\$25.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			

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Form B6B-Cont. (10/05)

In re NATHANIEL HILL, JR SHERRIE A HILL

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

10. Annuities. Itemize and name each issuer.  11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).  12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.  13. Stock and interests in incorporated and unincorporated businesses. Itemize.  14. Interests in partnerships or joint ventures. Itemize.  15. Government and corporate bonds and other negotiable and nonnegotiable instruments.  16. Accounts receivable.  17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to	Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).  12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.  13. Stock and interests in incorporated and unincorporated businesses. Itemize.  14. Interests in partnerships or joint ventures. Itemize.  15. Government and corporate bonds and other negotiable and nonnegotiable instruments.  16. Accounts receivable.  17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to		x			
or other pension or profit sharing plans. Give particulars.  13. Stock and interests in incorporated and unincorporated businesses. Itemize.  14. Interests in partnerships or joint ventures. Itemize.  15. Government and corporate bonds and other negotiable and nonnegotiable instruments.  16. Accounts receivable.  17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to	defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s).	x			
rated and unincorporated businesses. Itemize.  14. Interests in partnerships or joint ventures. Itemize.  15. Government and corporate bonds and other negotiable and nonnegotiable instruments.  16. Accounts receivable.  17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to	or other pension or profit sharing	x			
ventures. Itemize.  15. Government and corporate bonds and other negotiable and non-negotiable instruments.  16. Accounts receivable.  17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to	rated and unincorporated businesses.	x			
and other negotiable and non- negotiable instruments.  16. Accounts receivable.  17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to  X		х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to	and other negotiable and non-	x			
and property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to X	16. Accounts receivable.	x			
	and property settlements to which the debtor is or may be entitled. Give	x			
debtor including tax refunds. Give particulars.	debtor including tax refunds. Give	x			

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Form B6B-Cont. (10/05)

In re NATHANIEL HILL, JR SHERRIE A HILL

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Workmen's Comp case pending	-	Unknown
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Windstar SEL	-	\$8,000.00
and strict formation and accommod.		1982 Ford Explorer	-	\$250.00
	-		-	

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Form B6B-Cont. (10/05)

In re NATHANIEL HILL, JR SHERRIE A HILL

Case No.	
	(if known)

### **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

		Continuation Sheet No. 3		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	х			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			
(Include amounts from any co	ntinua	tion sheets attached. Report total also on Summary of Schedules.) <b>Tot</b> a	ıl >	\$9,575.00

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Form B6C (04/07)

In re NATHANIEL HILL, JR SHERRIE A HILL

Case No.	
_	(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Home - 2037 Prospect, North Chicago	735 ILCS 5/12-901	\$11,000.00	\$160,000.00
Cash	735 ILCS 5/12-1001(b)	\$125.00	\$125.00
Refrigerator, stove,washer/dryer, bedroom furniture, kitchen & living room furniture, audio, video & computer equipment, misc. household goods, dining room set	735 ILCS 5/12-1001(b)	\$1,000.00	\$1,000.00
Books, pictures & collections	735 ILCS 5/12-1001(b)	\$35.00	\$35.00
clothing	735 ILCS 5/12-1001(a), ( e)	100%	\$100.00
Furs & jewelry	735 ILCS 5/12-1001(b)	\$40.00	\$40.00
sports & hobby equipment	735 ILCS 5/12-1001(b)	\$25.00	\$25.00
Workmen's Comp case pending	820 ILCS 305/21	100%	Unknown
2000 Windstar SEL	735 ILCS 5/12-1001(c)	\$0.00	\$8,000.00
1982 Ford Explorer	735 ILCS 5/12-1001(c)	\$250.00	\$250.00
		\$12,575.00	\$169,575.00

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Official Form 6D (10/06)

In re NATHANIEL HILL, JR **SHERRIE A HILL** 

Case No.	
	(if known)

#### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:  FORD MOTOR CREDIT P.O. Box 64400 Colorado Springs, CO 80962-4400		-	DATE INCURRED: NATURE OF LIEN:  COLLATERAL: 2000 Windstar SEL REMARKS:				\$8,016.00	\$16.00
ACCT #:  Lake County Collector  18 N. Country St., Rm#102  Waukegan, IL 60085		-	VALUE: \$8,000.00  DATE INCURRED: NATURE OF LIEN:  COLLATERAL: HOME REMARKS:	)			\$2,700.00	
ACCT #: Nationstar Mortgage		-	VALUE: \$160,000.00  DATE INCURRED: NATURE OF LIEN:  COLLATERAL: Home REMARKS: Current payments direct	0			\$127,000.00	
ACCT #: Nationstar Mortgage			VALUE: \$160,000.00  DATE INCURRED: Various NATURE OF LIEN: Mortgage arrears COLLATERAL: Home REMARKS:	)			\$18,560.00	
		-	VALUE: \$18,560.00 Subtotal (Total of this	-			A	
			Suntotal ( Lotal of this	Par	י וסר		\$156,276.00	\$16.00

\_continuation sheets attached No

(Report also on Summary of Schedules)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

Document

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Official Form 6E (04/07)

In re NATHANIEL HILL, JR SHERRIE A HILL

Case No.	
	(If Known)

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
$\overline{\checkmark}$	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.
	nounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of strength.
	continuation sheets attached

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Official Form 6E (04/07) - Cont.

In re NATHANIEL HILL, JR SHERRIE A HILL

Case No.	
·	(If Known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Taxes and Certain Other Debts Owed to Governmental Units

THE OF THICKET	عمد	o an	a cortain other bobte owed to cor			<u> </u>	iai Oilito		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: ILLINOIS DEPARTMENT OF REVENUE P.O. Box 19043 Springfield, IL 62794-9043		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$3,961.00	\$3,961.00	\$0.00
ACCT #: IRS P.O. Box 21126 Philadelphia, PA 19114		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$3,725.00	\$3,725.00	\$0.00
attached to Schedule of Creditors Holding Pi	iori only	ty Cla <b>y on</b> I	cheets Subtotals (Totals of this aims ast page of the completed Schedule in the Summary of Schedules.)	To	ge) otal		\$7,686.00 \$7,686.00		\$0.00
(Use o	Totals > \$7,686.00 \$0.00  (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)								

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Official Form 6F (10/06)

Representing:

5

**CLARA ABBOTT FOUNDATION** 

continuation

In re NATHANIEL HILL, JR **SHERRIE A HILL** 

Case No.		
	(if known)	

**Notice Only** 

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. CREDITOR'S NAME. HUSBAND, WIFE, JOINT, OR COMMUNITY DATE CLAIM WAS **AMOUNT OF** UNLIQUIDATED MAILING ADDRESS **INCURRED AND** CLAIM CONTINGENT CODEBTOR DISPUTED INCLUDING ZIP CODE, **CONSIDERATION FOR** AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCT #: DATE INCURRED: CONSIDERATION: **Armor Systems Corp. Notice Only Notice Only** 2322 N. Green Bay Road REMARKS: Waukegan, IL 60087 ACCT #: DATE INCURRED: CONSIDERATION: **BROTHER LOAN** \$539.00 P.O. Box 396 REMARKS: Summit, IL 60501 DATE INCURRED: CONSIDERATION: ACCT #: **CAPITAL ONE** \$1,218.00 P.O. Box 85015 REMARKS: Richmond, VA 23285-5015 ACCT #: DATE INCURRED: CONSIDERATION: **CB Accounts Notice Only Notice Only** 1101 Main St. REMARKS: Peoria, IL 61606 Collecting for IL Dept. of Revenue ACCT #: DATE INCURRED: CONSIDERATION: CLARA ABBOTT FOUNDATION \$2,051.00 200 Abbott Park Road REMARKS: Abbott Park, IL 60064

McMahan & Sigunick

Chicago, IL 60606

216 W. Jackson Blvd., Suite 900

	Subtotal >	\$3,808.00
sheets attached	Total >  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	

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Official Form 6F (10/06) - Cont. In re NATHANIEL HILL, JR SHERRIE A HILL

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	
ACCT #:  COMCAST P.O. Box 173908  Denver, CO 80217-3908		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$259.00
Representing: COMCAST			Credit Protection Association 13355 Noel Road Dallas, TX 75240				Notice Only
ACCT #:  Consolidated Pathology Consultants 75 Remittance Drive, Suite 1895 Chicago, IL 60675-1895		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$224.00
Representing: Consolidated Pathology Consultants			Pro Com Services 825 Carpenter St. P.O. Box 202 Springfield, IL 62705-0202				Notice Only
ACCT #: DEPARTMENT OF VETERAN'S AFFAIRS P.O. Box 530269 Atlanta, GA 30353		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: GC Services 6330 Gulfton Houston, TX 77081		-	DATE INCURRED: CONSIDERATION:  REMARKS: Collecting for Dish				\$542.00
L Sheet no1 of5 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	hed to Su  (Use only on last page of the completed Sch port also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Relat	edu e, o	otal le l n tl	l > F.) he	

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Official Form 6F (10/06) - Cont. In re NATHANIEL HILL, JR SHERRIE A HILL

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	CETI IGNIC	טוטרטוט	AMOUNT OF CLAIM
ACCT #:  Gurnee Clinic - Q C/O MHFS  10200 W. Innovation St. Milwaukee, WI 53226		-	DATE INCURRED: CONSIDERATION: REMARKS:					\$30.00
ACCT #: Household Finance P.O. Box 1547 Chesapeake, VA 23327-1058		-	DATE INCURRED: CONSIDERATION: REMARKS:					\$9,483.00
ACCT #: HSBC P.O. Box 19360 Portland, OR 97280		-	DATE INCURRED: CONSIDERATION: REMARKS:					\$508.00
ACCT #: JEWEL 1955 W. North Avenue Melrose Park, IL 60160-1181		-	DATE INCURRED: CONSIDERATION: REMARKS:					\$162.00
Representing: JEWEL			Heller & Frisone 33 N. LaSalle Street, Suite 1200 Chicago, IL 60602					Notice Only
ACCT #:  KCA Financial 628 North Street P.O. Box 53 Geneva, IL 60134		-	DATE INCURRED: CONSIDERATION:  REMARKS: Collecting for Wish Center LLC					\$935.00
Sheet no. <u>2</u> of <u>5</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority (		ns	hed to  (Use only on last page of the completed Seport also on Summary of Schedules and, if applica Statistical Summary of Certain Liabilities and Rel	ched ble, d	ota ule on t	l > F.) he		\$11,118.00

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Official Form 6F (10/06) - Cont. In re NATHANIEL HILL, JR SHERRIE A HILL

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #: Loan Machine 552 N. Greenbay Rd. Waukegan, IL 60085		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #:  Medical Business Bureau P.O. Box 1219 Park Ridge, IL 60068-7219		-	DATE INCURRED: CONSIDERATION: REMARKS: Collecting for Advance Orthopedic				\$260.00
ACCT #: Millium Credit P.O. Box 18160 West Saint Paul, MN 55118		-	DATE INCURRED: CONSIDERATION: Notice Only for TCF BANK REMARKS:				Notice Only
ACCT #: National Quik Cash 2697 Grand Ave. Waukegan, IL 60085		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #:  NATIONAL QUIK CASH/QC HOLDING P.O. Box 26187 Overland Park, KS 66225		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: Paragon Way, Inc 2101 W. Ben White B, #103 Austin, TX 78704-7516		-	DATE INCURRED: CONSIDERATION:  REMARKS: Collecting for Crossing Pointe				\$66.00
Sheet no. 3 of 5 continuation sheets attached to Subtotal > Schedule of Creditors Holding Unsecured Nonpriority Claims  Total >							\$326.00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

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Official Form 6F (10/06) - Cont. In re NATHANIEL HILL, JR SHERRIE A HILL

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #: Peoples Energy 130 E. Randolph, 14th Floor Special Procedures Chicago, IL 60601		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$153.00
ACCT #: Railroad Retired BD US Dept. of Treasure Ocwen Federal Bank FSB P.O. Box 780549 Orlando, FL 32878-0549		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: Specified Credit 3450 Bridgeland Dr.,Ste F Bridgeton, MO 63044		-	DATE INCURRED: CONSIDERATION: Notice Only for Loan Machine REMARKS:				Notice Only
ACCT #: TCF BANK 9343 Irving Park Road Schiller Park, IL 60176-1270		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #:  VA Medical Center 3001 Green Bay Road North Chicago, IL 60064		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: Washington Mutual/Providian 5040 Johnson Dr. Pleasanton, CA 94566		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$6,728.00
Sheet no. 4 of 5 continuation sheets attached to Subtotal > Schedule of Creditors Holding Unsecured Nonpriority Claims  Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					\$6,881.00		

Official Form 6F (10/06) - Cont.

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Case No.		
_	(if known)	_

In re NATHANIEL HILL, JR SHERRIE A HILL

				- 1	1		
CREDITOR'S NAME, MAILING ADDRESS		HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND				AMOUNT OF CLAIM
INCLUDING ZIP CODE,	CODEBTOR	Ä,Ä	CONSIDERATION FOR	CONTINGENT	UNLIQUIDATED	DISPUTED	OL7 (IIVI
AND ACCOUNT NUMBER	)EB	, WIE	CLAIM.	Ĭ	븳	Эř	
(See instructions above.)	100	AND	IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	Ö	텕	음	
		HUSB O	GETOIT, GO STATE.		키		
ACCT #:			DATE INCURRED:	$\dashv$	$\dashv$		
Wells Fargo			CONSIDERATION: Notice Only				Notice Only
1250 Montego Way Walnut Creek, CA 94598		-	REMARKS:				
Wallut Creek, CA 94596							
				_			
Sheet no5 of5 continuation sheet	ate	attach	and to Su	btot	al ·	_	\$0.00
Schedule of Creditors Holding Unsecured Nonpriority Cl			ieu to Su				
Total > (Use only on last page of the completed Schedule F.)						\$23,158.00	
(Report also on Summary of Schedules and, if applicable, on the					he		
			Statistical Summary of Certain Liabilities and Relate	ed D	ata	a.)	

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Form B6G (10/05)

In re NATHANIEL HILL, JR SHERRIE A HILL

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases. DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT OF OTHER PARTIES TO LEASE OR CONTRACT. CONTRACT.

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Form B6H (10/05)

In re NATHANIEL HILL, JR SHERRIE A HILL

Case No.	
	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Official Form 6I (10/06)

In re NATHANIEL HILL, JR SHERRIE A HILL

Case No.	
·-	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:				Dependents	of Debtor and Spe	ouse	
Married	Relationship:	child child	Age:	10 yrs. 13 yrs.	Relationship		Age:
Employment	Debtor				Spouse		
Occupation	unemployed				executive as	eietant	
Name of Employer	unemployeu				U-Line	sistarit	
How Long Employed					20 yrs.		
Address of Employer					Waukegan,	IL 60085	
INCOME: (Estimate of		:	41. l i	-t time	- file d\	DERTOR	CDOLLCE
INCOME: (Estimate of a 1. Monthly gross wages						<u>DEBTOR</u> \$0.00	<u><b>SPOUSE</b></u> \$7,189.07
<ol> <li>Estimate monthly ov</li> </ol>		111111111111111111111111111111111111111	(Fiorate ii noi	i paid month	iy)	\$0.00	\$0.00
3. SUBTOTAL						\$0.00	\$7,189.07
4. LESS PAYROLL DE	DUCTIONS					Ψ0.00	Ψ1,103.01
a. Payroll taxes (incl	udes social secu	urity tax if b.	is zero)			\$0.00	\$1,085.33
<ul> <li>b. Social Security Ta</li> </ul>	X					\$0.00	\$408.53
c. Medicare						\$0.00	\$95.53
d. Insurance						\$0.00	\$357.87
e. Union dues						\$0.00	\$0.00
f. Retirement			/ Voluntary / FSA		<u> </u>	\$0.00 \$0.00	\$216.67 \$325.00
g. Other (Specify) _ h. Other (Specify)					_	\$0.00 \$0.00	\$0.00
i Other (Specify)					_	\$0.00	\$0.00
j. Other (Specify)					_	\$0.00	\$0.00
k. Other (Specify)					_	\$0.00	\$0.00
5. SUBTOTAL OF PAY	ROLL DEDUCT	TONS				\$0.00	\$2,488.93
<ol><li>TOTAL NET MONTH</li></ol>	ILY TAKE HOM	E PAY				\$0.00	\$4,700.14
7. Regular income from	operation of bu	usiness or p	rofession or fa	arm (Attach	detailed stmt)	\$0.00	\$0.00
<ol><li>Income from real pro</li></ol>						\$0.00	\$0.00
<ol><li>Interest and dividend</li></ol>						\$0.00	\$0.00
<ol><li>Alimony, maintenand that of dependents li</li></ol>	sted above			btor for the	debtor's use or	\$0.00	\$0.00
<ol> <li>Social security or go</li> </ol>	vernment assist	ance (Spec	ify):			<b>фо</b> 00	<b>\$0.00</b>
12. Pension or retiremer	nt incomo					\$0.00 \$0.00	\$0.00 \$0.00
13. Other monthly incom						φυ.υυ	\$0.00
a.	io (Opcony).					\$0.00	\$0.00
b.						\$0.00	\$0.00
c.						\$0.00	\$0.00
14. SUBTOTAL OF LINE	ES 7 THROUGH	l 13				\$0.00	\$0.00
15. AVERAGE MONTHI	Y INCOME (Ad	ld amounts	shown on line	s 6 and 14)		\$0.00	\$4,700.14
16. COMBINED AVERA				mn totals fro	m line 15;	\$4,7	<b>'00.14</b>
if there is only one de	ebtor repeat tota	al reported o	n line 15)	(Pa	nort also on Sum	many of Schodulos a	nd if applicable

on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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Official Form 6J (10/06)

IN RE: NATHANIEL HILL, JR

**SHERRIE A HILL** 

naymente made hi weekly, quarterly, semi annually, or annually to show monthly rate

CASE NO

CHAPTER

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate sch labeled "Spouse."	edule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)	\$1,367.00
a. Are real estate taxes included? ☐ Yes ☑ No	
b. Is property insurance included? ☐ Yes ☑ No	
2. Utilities: a. Electricity and heating fuel	\$350.00
b. Water and sewer	\$60.00
c. Telephone	\$100.00
d. Other: cable	\$75.00
3. Home maintenance (repairs and upkeep)	\$115.00
4. Food	\$575.00
5. Clothing	\$65.00
6. Laundry and dry cleaning	
7. Medical and dental expenses	\$50.00
8. Transportation (not including car payments)	\$410.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.  10. Charitable contributions	\$30.00
Insurance (not deducted from wages or included in home mortgage payments)     a. Homeowner's or renter's	\$70.00
b. Life	\$70.00
c. Health	
d. Auto	\$98.00
e. Other:	Ψ33.33
12. Taxes (not deducted from wages or included in home mortgage payments)	\$225.00
Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	
b. Other:	
c. Other:	
d. Other:	
14. Alimony, maintenance, and support paid to others:	

- 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:
- 20. STATEMENT OF MONTHLY NET INCOME

17.a. Other: See attached personal expenses

a. Average monthly income from Line 15 of Schedule I

15. Payments for support of add'l dependents not living at your home:

16. Regular expenses from operation of business, profession, or farm (attach detailed statement)

if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,

b. Average monthly expenses from Line 18 above

c. Monthly net income (a. minus b.)

17.b. Other:

\$4,700.14

\$110.00

\$3,700.00

\$3,700.00

\$1,000.14

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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

IN RE: **NATHANIEL HILL, JR** 

SHERRIE A HILL

CASE NO

CHAPTER 13

# **EXHIBIT TO SCHEDULE J**

# **Itemized Personal Expenses**

Expense		Amount
barber & beauty shop misc. school costs postage, gifts, bank charges etc		\$65.00 \$15.00 \$30.00
	Total >	\$110.00

Official Form 6 - Summary (10/06)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: **NATHANIEL HILL, JR** CASE NO

SHERRIE A HILL

CHAPTER 13

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$160,000.00		
B - Personal Property	Yes	4	\$9,575.00		
C - Property Claimed as Exempt	Yes	1		ı	
D - Creditors Holding Secured Claims	Yes	1		\$156,276.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$7,686.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$23,158.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$4,700.14
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$3,700.00
	TOTAL	20	\$169,575.00	\$187,120.00	

Official Form 6 - Statistical Summary (10/06)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: NATHANIEL HILL, JR CASE NO

SHERRIE A HILL

CHAPTER 13

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$7,686.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$7,686.00

#### State the following:

otato the following.	
Average Income (from Schedule I, Line 16)	\$4,700.14
Average Expenses (from Schedule J, Line 18)	\$3,700.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$8,457.02

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$16.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$7,686.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$23,158.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$23,174.00

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Official Form 6 - Declaration (10/06)
In re NATHANIEL HILL, JR
SHERRIE A HILL

# DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have	read the foregoing summary and schedules, consisting of	22
sheets, and that they are true and correct to the b	pest of my knowledge, information, and belief. (Total shown on su	mmary page as attached plus 2.)
Date 10/15/2007	Signature /s/ NATHANIEL HILL, JR NATHANIEL HILL, JR	
Date 10/15/2007	Signature /s/ SHERRIE A HILL SHERRIE A HILL	
	[If joint case, both spouses must sign.]	

Case 07-19117

Official Form 7 (04/07)

# Doc 1 Filed 10/16/07 Entered 10/16/07 16:36:33 Desc Main Document Page 31 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **CHICAGO DIVISION (EASTERN)**

n re:	NATHANIEL HILL, JR	Case No.	
	SHERRIE A HILL		(if known)

		STATEMENT OF FINAN	ICIAL AFFAIRS		
	1. Income from emplo	syment or operation of business			
None	State the gross amount of in including part-time activities case was commenced. State maintains, or has maintaine beginning and ending dates	ncome the debtor has received from employment, either as an employee or in independent trade or te also the gross amounts received during the two d, financial records on the basis of a fiscal rather of the debtor's fiscal year.) If a joint petition is file 13 must state income of both spouses whether or	business, from the beginning years immediately preceding than a calendar year may rep ed, state income for each spo	g of this calendar year to the date this g this calendar year. (A debtor that port fiscal year income. Identify the puse separately. (Married debtors filing	
	AMOUNT	SOURCE			
	- \$16,000 \$15,000	<ul><li>2005 Wages, Only those wages previous</li><li>2004 Wages</li><li>2003 Wages</li></ul>	ly reported on Sch. I		
	2. Income other than	from employment or operation of busi	ness		
None 🗹	ne State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the				
	3. Payments to credit	ors			
	Complete a. or b., as appr	opriate, and c.			
None	a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other				
None	preceding the commencement \$5,475. (Married debtors file	not primarily consumer debts: List each payment ent of the case if the aggregate value of all proper ing under chapter 12 or chapter 13 must include paless the spouses are separated and a joint petition	ty that constitutes or is affect ayments and other transfers	ed by such transfer is not less than	
None  ✓	who are or were insiders. (	nents made within one year immediately preceding Married debtors filing under chapter 12 or chapter nless the spouses are separated and a joint petition	13 must include payments by		
	4. Suits and administ	rative proceedings, executions, garnis	hments and attachme	nts	
None	bankruptcy case. (Married	trative proceedings to which the debtor is or was a debtors filing under chapter 12 or chapter 13 must nless the spouses are separated and a joint petitio	include information concerni		
	CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION	

none, except for creditors

previously listed

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Official Form 7 - Cont. (04/07)

# Document Page 32 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

In re:	NATHANIEL	HILL, JR
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SHERRIE A HILL

Case No.	
	(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

5. Repossessions,	forec	losures	and	re	turn	S
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14011

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

Non

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE
The Institute of Financial Literacy
P.O. Box 1842
Portland, ME 04104

DATE OF PAYMENT,

NAME OF PAYER IF

OTHER THAN DEBTOR

10/9/2007

AMOUNT OF MONEY OR DESCRIPTION

AND VALUE OF PROPERTY

\$50.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

Official Form 7 - Cont. (04/07)

# Document Page 33 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **CHICAGO DIVISION (EASTERN)**

In re:	NATHANIEL HILL,	JR
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SHERRIE A HILL

Case No.	
	(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

N	^	n	•

#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None  $\overline{\mathbf{Q}}$ 

List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None

 $\sqrt{\phantom{a}}$ 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None  $\square$ 

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Official Form 7 - Cont. (04/07)

# Document Page 34 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

In re: NATHANIEL HILL, JR

SHERRIE A HILL

Case No.	
	(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

$\checkmark$	Indicate the governmental unit to which the notice was sent and the date of the notice.	
None	e c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is	

or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

#### 18. Nature, location and name of business

None

 $\square$ 

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

Official Form 7 - Cont. (04/07)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

In re: NATHANIEL HILL, JR

SHERRIE A HILL

Case No. (if known)

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.			
Date 10/15/2007	Signature of Debtor	/s/ NATHANIEL HILL, JR NATHANIEL HILL, JR	
Date 10/15/2007	Signature of Joint Debtor (if any)	/s/ SHERRIE A HILL SHERRIE A HILL	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

B201 (04/09/06)

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IN RE: NATHANIEL HILL, JR
SHERRIE A HILL

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# <u>Chapter 7:</u> Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299) 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in

to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

B201 (04/09/06)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

Page 2

IN RE: NATHANIEL HILL, JR
SHERRIE A HILL

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of Compliance with § 342(b) of the Bankruptcy Code

I,Kenneth S. Bo	orcia	, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s	) the Notice
required by § 342(b) of the Bankruptcy Code.			
/s/ Kenneth S. Borcia			
Kenneth S. Borcia, Attorney for	Debtor(s)		
Bar No.: 3125988			
Kannath C Daraia & Associator			

Kenneth S. Borcia & Associates 1117 S. Milwaukee., Suite A-3 P.O. Box 447

Libertyville, IL 60048 Phone: (847) 634-8800 Fax: (847) 634-8932

#### **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

NATHANIEL HILL, JR	X /s/ NATHANIEL HILL, JR	10/15/2007
SHERRIE A HILL	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	X /s/ SHERRIE A HILL	10/15/2007
Case No. (if known)	Signature of Joint Debtor (if any)	Date

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IN RE: NATHANIEL HILL, JR

SHERRIE A HILL

CHAPTER 13

CASE NO

# DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DERTOR

	DISCLOSURE OF COM	IL FINDATION OF ATTORN	LI I ON DEDION		
1.	ursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and at compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for ervices rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case as follows:				
	For legal services, I have agreed to accept:		\$3,500.00		
	Prior to the filing of this statement I have receive	ved:	<u>\$0.00</u>		
	Balance Due:		<u>\$3,500.00</u>		
2.	The source of the compensation paid to me wa	as:			
	☑ Debtor ☐ Other (	specify)			
3.	The source of compensation to be paid to me	is:			
	☑ Debtor ☐ Other (	specify)			
4.	☑ I have not agreed to share the above-disc associates of my law firm.	losed compensation with any other po	erson unless they are members and		
	☐ I have agreed to share the above-disclose associates of my law firm. A copy of the a compensation, is attached.				
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;				
6.	By agreement with the debtor(s), the above-dis Representation of the debtor(s) in adversar		wing services:		
		CERTIFICATION			
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.				
	10/15/2007	/s/ Kenneth S. Borcia Kenneth S. Borcia	Por No. 2125000		
	Date	Kenneth S. Borcia & Associates	Bar No. 3125988		
		1117 S. Milwaukee., Suite A-3			
		P.O. Box 447 Libertyville, IL 60048			
		Phone: (847) 634-8800 / Fax: (8	47) 634-8932		